

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE  
GREENEVILLE DIVISION

In re: Justin Tyler Kennedy	§	Case No. 19-51252-RRM
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Gwendolyn M. Kerney, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/13/2019.
- 2) The plan was confirmed on 08/13/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/27/2022.
- 5) The case was dismissed on 08/09/2022.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,205.26.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 22,472.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 22,472.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,804.19	
Court Costs	\$ 310.00	
Trustee Expenses & Compensation	\$ 1,111.48	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,225.67</b>
Attorney fees paid and disclosed by debtor(s):	\$ 970.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
Charles Parks Pope	Lgl	3,500.00	3,500.00	3,500.00	1,804.19	0.00
Clerk of the Court	Adm	310.00	310.00	310.00	310.00	0.00
SANTANDER CONSUMER USA INC.	Sec	25,679.00	26,985.81	26,985.81	15,330.79	3,915.54
AFFIRM INC	Uns	949.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA BY	Uns	776.00	776.14	776.14	0.00	0.00
CAPITAL ONE BANK USA NA BY	Uns	413.00	413.16	413.16	0.00	0.00
CREDIT ONE BANK NA	Uns	457.00	NA	NA	0.00	0.00
U. S. Department of Education	Uns	3,500.00	9,250.00	9,250.00	0.00	0.00
FED LOAN SERV	Uns	3,500.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	2,250.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,477.00	2,573.89	2,573.89	0.00	0.00
ONEMAIN	Uns	0.00	NA	NA	0.00	0.00
SUNTRUST BANK	Uns	2,239.00	2,243.04	2,243.04	0.00	0.00
Portfolio Recovery Associates, LLC	Uns	1,415.00	1,415.78	1,415.78	0.00	0.00
Franklin Woods Community Hospital	Uns	1,412.00	1,412.46	1,412.46	0.00	0.00
JOHNSON CITY MEDICAL CENTER	Uns	0.00	1,169.18	0.00	0.00	0.00
LVNV FUNDING LLC	Uns	0.00	457.45	457.45	0.00	0.00
Southeastern Physicians Services, PC	Uns	0.00	253.65	253.65	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHECK INTO CASH	Uns	0.00	294.11	294.11	0.00	0.00
CHECK INTO CASH	Uns	0.00	117.64	0.00	0.00	0.00
Suntrust Bank	Uns	0.00	708.26	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 26,985.81	\$ 15,330.79	\$ 3,915.54
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 26,985.81	\$ 15,330.79	\$ 3,915.54
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 19,089.68	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,225.67	
Disbursements to Creditors	\$ 19,246.33	
<b>TOTAL DISBURSEMENTS:</b>		\$ 22,472.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/14/2022

By: s/ Gwendolyn M. Kerney  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.